



Report to The Colorado Blue Ribbon Panel on Housing

El Paso County
and
Teller County
2 August 2005

Housing Needs-- El Paso/Teller Counties

- **Geographic region and demographics**
- **Available information**
- **Useful information**
- **Initiatives**
- **Housing balance**
- **Tools and Barriers**
- **Recommendations and Summary**

Geographic Region

- **El Paso and Teller Counties**

- **Regional personalities**

- Urban--Colorado Springs Metro Area
- Rural plains
- Mountain towns
- Rural mountains



Demographics

El Paso County Teller County

- **Area Median Income** **\$57,000 \$50,200**
- **% People Own Versus Rent** **65%/35%**
- **Hourly Wage for 2 Bdrm (FMR)** **\$14.12**

Demographics

El Paso County

Teller County

- **Average Rent--2 Bedroom** **\$670/mo**
- **FMR—2 Bedroom** **\$734/mo** **\$767/mo**
- **Max HUD Rent @ 60% AMI** **\$857/mo**
- **Minimum Wage for 2 Bdrm (FMR) 110 hrs/wk**
- **Rental Vacancy Rate** **3.6%--1996**
 12.6%--2005
- **Economic Vacancy Rate** **30%**
- **House Median Sales Price** **\$212,000** **\$162,000**
- **Income to Buy Median Price** **\$68,400**

Demographics

	El Paso County	Teller County
■ Population		
– 2005	561,225	20,555
– 2009	628,804	
– 2015	708,135	
Percent Change	26%	
■ Households		
– 2005	209,925	7,993
– 2009	237,746	
– 2015	270,592	
Percent Change	29%	

What information is available?

El Paso County

- **1999--last formal local government study---BBC consulting firm**
- **Other current economic studies being used**
- **Better job in analyzing and using existing data; don't need more studies**
- **Replicate so can do trend analysis**
- **Ability to be updated so don't need to start over every time**

What information is available? Teller County

- **1994 study**
- **1996 PPACG Housing Study**
- **2000 CHAT Report**
- **2002 PPACG Economic Development**







What information is useful?

- **Teller County just beginning to build experience priority needs based on collective experience of housing providers**
- **Teller County in process of determining needs and affordable housing infrastructure**
- **Collective years of experience due to low turnover rate of non-profit leaders**
- **El Paso County community has identified the following housing needs**
 - **Very low income (50% and less)**
 - **Transitional housing (two years housing and life skills program)**
 - **Unit size--3 bedrooms +**
 - **Affordable home ownership**
 - **Affordable housing for junior military**

What are we doing?

Teller County

- **New grassroots initiative to address housing needs**
- **Embarking on Needs Assessment Study**
- **Matching funds available for study and DOH reviewing application**
- **New tax credit project in Divide Colorado**



30 units under
construction in
Divide, Colorado



What are we doing?

El Paso County

Homeward Pikes Peak Housing Continuum Commission

- Gain ground truth from actual housing providers on supply and projected growth
- First time housing providers shared strategic information to develop community strategic plan



What are we doing?

Housing Providers Participating

- Alano House
- Aspen Diversified Industries
- Aspen Grove Properties LLC
- Beth Haven
- Catholic Charities
- CC Board Home
- Cheyenne Village
- Colorado House and Resource Center
- Constitution Square
- Crawford House
- Crescent Boarding Home
- Dale House
- Ellicott Springs
- Esperanza Village
- Family Life Services
- Fountain Housing Authority
- Fountain Ridge South
- Fountain Ridge South II
- Full Circle
- Golden Circle
- Greccio Housing Unlimited
- Habitat for Humanity
- Harbor House
- Housing Authority of the City of Colorado Springs
- Independence Center
- Interfaith Hospitality Network
- Ithaka Land Trust
- Lighthouse Assessment Center
- Liza's Place
- Lord of glory
- Mercy Housing
- Mesa House
- New Hope Center
- Paine Chapel
- Parole Home
- Partners In Housing
- Pikes Peak Mental Health
- Pikes Peak Community Action Agency
- Ray of Hope
- Rescue Mission
- Resource Exchange
- Rocky Mountain Community Land Trust
- Rocky Mountain Health Care Services
- Rosemont Apartments
- Salvation Army
- Salvation Army Adult Rehab
- SCAP
- St Francis 3 East
- Stetson Meadows
- TESSA
- Urban Peak
- Victory Outreach
- Villas in Southgate
- Volunteers of America
- WAR Center
- West Meadows
- West Boarding Home

What are we doing?

Continuum of Housing **Supply**/Demand--2005

	Beds	Units
Shelter	356	
Transitional		181
Affordable rentals		831
Affordable home ownership		263
Total	356	1275



What are we doing?

Continuum of Housing Projected Increase in Supply/Demand--2007

	Beds	Units
Shelter	18	
Transitional		43
Affordable rentals		334
Affordable home ownership		380
Total	18	757



What are we doing?

Continuum of Care

- **Formal/Functional Life Skills Programs:**
 - Individual Development Account (IDA) Program
 - Tenant Based Rental Assistance
 - Women's Community Leadership Initiative
 - Women in Technology
 - Homebuyer's Education
 - Life Skills Program Offered by Partners In Housing



What are we doing?

Continuum of Care

■ Other Life Skills Classes:

- Budget Counseling
- Resume Writing
- Child Raising
- Home Repairs
- Financial Management
- Personal Hygiene
- Nutrition
- Accessing Health Resources
- Managing Relationships
- Basic Communications
- Conflict Resolution
- Setting/Understanding Boundaries
- Anger Management
- GED Preparation
- Assertiveness Training
- Self Defense Training



Housing Balance

- **Impacted by regional personalities**
 - Urban
 - Rural Plains
 - Mountain Towns
 - Rural Mountains
- **High vacancies in upper income neighborhoods drive misconception of need across broad community**
- **Planning for anticipated balance of jobs/housing impacted by commuting tolerance—income, neighborhood, gasoline, schools, etc.**
- **Public policy**
 - Scattered site approach versus concentration
 - Mixed income neighborhoods
 - Implemented 34 years ago



Housing Balance

- **Public transportation serves community that existed 25 years ago**
- **Geographic/demographic expansion**
 - Outpaced mass transit system
 - Attracted higher income households
 - Difficult to in-fill with affordable housing
 - Affordable housing should be integrated in early development of neighborhoods versus “shoehorned-in” at later time

Housing Balance

- **Lack of transportation is barrier to mixed income neighborhoods**
- **Where is tipping point between “frustration with congestion” and “support for public transit”**
- **Successful transportation ballot issue 1A in Nov 04 elections**
 - Pikes Peak United Way survey
 - Traffic congestion, road and bridge repair and public transportation infrastructure needed addressed

Housing Balance

- **Attraction for new industry**
- **Affordable housing provides baseline for upward movement in Quality of Life**
- **Competition for dollar--economics**
- **Other community issues (transportation, medical, etc.) viewed as government responsibility--social**
- **Housing viewed as individual responsibility--economics**
- **Transient/retiree mentality**
- **Government role is to integrate economic/social challenges**

Tools: What do we have?

■ Government Sector

- Federal pass-thru funds
- Tap fees/deferrals
- Fee relief
- Availability/forgiveness of predevelopment \$\$
- Outcomes funding model
- Private activity bonds
- TBRA
- Enterprise Zone credits



Tools: What do we have?

■ For-Profit Sector

- Banks
 - CRA
 - Volunteers
 - Funding
- Homebuilding industry
 - HBA
 - Homeaid
 - Individual builders
- Local/national tax credit developers



Tools: What do we have?

- **Non-Profit Sector**

- Create/Preserve affordable housing
- 211 System
- HMIS
- Collaborative community attitude

Barriers: What we don't want

- **Government sector**

- Restrictions on funding sources and amounts
- Non-standard, redundant funding application/reporting requirements
- Lengthy funding application/review/approval process

- **Public**

- Foreclosure increases

Recommendations: What do we need?

- **Standardized/streamlined funding and reporting processes**
 - Full first time submission
 - Subsequent updates only for background information
 - Formats/requirements consistent with local funders
 - Follow-on rehab funds years after acquisition

Recommendations: What do we need?

- **Supply/demand assessment by local providers at their expense**
 - Advantage: actual versus statistical analysis
 - Vested interest/ownership of this study by local housing agencies
- **Template updates allowing for trend analysis**
- **New method for analyzing information (not point in time studies but dynamic shorter period snapshots)**

Recommendations: What do we need?

- **Housing Investment Fund**
- **Rapid access to funds: earnest, predevelopment and acquisition**
- **Multi-year operational/program funding**
- **Standardized outcomes/performance measurements model**

Recommendations: What do we need?

- **Continued dispersion of affordable housing in various neighborhoods**
- **Banking of land for future affordable housing development**
- **Closer working relationship with economic development efforts**
- **Continued periodic field visits by State Housing Board—know representatives on Board and local housing agencies**

In Summary

- **Expanded need for affordable housing based on**
 - Military realignments to area
 - Expansion of service sector jobs due to tourism, retailing and gaming
- **Life skills important across the housing continuum**
- **Four CHDOs in Colorado Springs with three working in collaboration to meet needs**
- **Regular dialogue between stakeholders and funders**

